

FILED  
03/13/2022 2:50 p.m.  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

22-20334 -GLT

Certificate Number: 14751-PAW-CC-036355906



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## CERTIFICATE OF COUNSELING

I CERTIFY that on February 25, 2022, at 12:01 o'clock PM PST, HEATHER NITCH received from \$0\$ BK Class Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of Pennsylvania, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 25, 2022 By: /s/AMEY AIONO

Name: AMEY AIONO

Title: Certified Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).